

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Seth B. Goldberg
Debtor

Case No. 18-03790-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 16, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:

Recip ID	Recipient Name and Address
db	#+ Seth B. Goldberg, 1832 Pebble Ct., Harrisburg, PA 17110-8905
5105692	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5105683	+ EDI: BANKAMER.COM	Nov 16 2023 23:42:00	BANKAMERICA, 4909 SAVARESE CIRCLE FL1-908-01-47, FL1-908-01-47, TAMPA, FL 33634-2413
5105684	+ EDI: BANKAMER.COM	Nov 16 2023 23:42:00	BK OF AMER, PO BOX 982238, EL PASO, TX 79998-2238
5118047	+ EDI: BANKAMER2.COM	Nov 16 2023 23:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5130249	EDI: BANKAMER.COM	Nov 16 2023 23:42:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
5511632	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 16 2023 18:39:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5511633	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 16 2023 18:39:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
5123744	+ Email/Text: RASEBN@raslg.com	Nov 16 2023 18:39:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5105687	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 16 2023 18:39:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5105688	EDI: IRS.COM	Nov 16 2023 23:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5105685	EDI: JPMORGANCHASE	Nov 16 2023 23:42:00	CHASE CARD, P.O. BOX 15298, WILMINGTON, DE 19850
5105691	EDI: PENNDEPTREV	Nov 16 2023 23:42:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5105691	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2023 18:39:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5105689	Email/Text: fesbank@attorneygeneral.gov	Nov 16 2023 18:39:00	Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120

5132690	+ Email/Text: bncmail@w-legal.com	Nov 16 2023 18:39:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5105686	+ Email/Text: JWAGNER@TBFGROUP.COM	Nov 16 2023 18:39:00	TBF Financial, LLC, 870 Sheridan Rd., Highwood, IL 60040-1003
5105690	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Nov 16 2023 18:39:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5105692	^ MEBN	Nov 16 2023 18:36:56	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*+	TBF Financial LLC, 870 Sheridan Rd, Highwood, IL 60040-1003

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC bnicholas@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Seth B. Goldberg jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Seth B. Goldberg

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1564

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03790-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Seth B. Goldberg

11/16/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.